

Initial Debtor(s) Attorney: _____ with _____ Initial Debtor: _____ cm) _____ Initial Co-Debtor: _____

☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

THIS PLAN:

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

YOUR RIGHTS MAY BE AFFECTED

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

☐ Original
☒ Modified/No Notice Required
☐ Modified/Notice Required

Date: 2/1/2019

Chapter 13 Plan and Motions

Debtor(s)

Vincent Papalia

Judge:

16-33186-VFP

Case No.:

In Re: Carol M. Joseph

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Last revised: September 1, 2018

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security	Assumption of Executory Contract or Unexpired Lease	Lien Avoidance
0	0	0

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 554.18 per month to the Chapter 13 Trustee, starting on 12/1/2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☒ Other sources of funding (describe source, amount and date when funds are available):
Contribution from adult son, co-resident of property of \$500/month

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
- Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C. 1322(a)(4):

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Part 3: Priority Claims (Including Administrative Expenses)

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 2: Adequate Protection ☒ NONE

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo	First Lien	33250.86	0	\$554.18	1736.91
HUD Lien	Second Lien			Not applicable	Not applicable

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan including Interest Calculation

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

e. Surrender ☒ NONE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Separately classified unsecured claims shall be treated as follows:

- ☒ *Pro Rata* distribution from any remaining funds
☐ Not less than _____ percent
☐ Not less than \$_____ to be distributed *pro rata*
- a. Not separately classified allowed non-priority unsecured claims shall be paid:

Part 5: Unsecured Claims ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:
claim by 2nd lien holder HUD, whereby \$58,000 lien is due upon sale, is unaffected by the plan.

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

The Debtor moves to avoid the following liens that impair exemptions:

a. Motion to Avoid Liens Under 11 U.S.C. Section 522(f). ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

Part 7: Motions ☒ NONE

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

Debtors notwithstanding the automatic stay. Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

b. Payment Notices

☒ Upon discharge
☐ Upon confirmation

a. Vesting of Property of the Estate

Part 8: Other Plan Provisions

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

Any non-standard provisions placed elsewhere in this plan are ineffective.

☐ Explain here:

☒ NONE

Non-Standard Provisions Requiring Separate Signatures:

Part 10: Non-Standard Provision(s): Signatures Required

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

<p>Explain below why the plan is being modified: Increasing payment based on 1st lienholders proof of claim amount; specifying contribution from son; Hud was not listed as an unaffected secured creditor</p>	<p>Explain below how the plan is being modified: Increasing payment of arrears Adding specific contribution of \$500/month from son. Adding HUD as secured creditor and adding as unaffected lien holder.</p>
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Date of Plan being modified: 12/12

If this Plan modifies a Plan previously filed in this case, complete the information below.

Part 9: Modification ☐ NONE

d. Post-Petition Claims
The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

- 4) _____
- 3) _____
- 2) _____

c. Order of Distribution
The Standing Trustee shall pay allowed claims in the following order:
1) Ch. 13 Standing Trustee commissions

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:

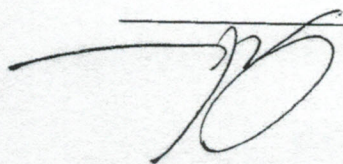
2/5/2019

Date:

Date:

2-5-19

/s/ Carol M. Joseph
Debtor



Joint Debtor

Attorney for Debtor(s)

